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PATENT 12,4-02

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THE UNITED STATES PATENT AND TRADEMARK OFFICE

CERTIFICATE OF MAILING

I hereby certify that on <u>November 14</u>, 2002, which is the date I am signing this certificate, I am depositing this correspondence the United States Postal Service, first class mail, in an envelope addressed to the Commissioner of Patents, Washington, D.C. 20231

Jessica Brown

Applicant: STOYANOV et al.

Serial No.: 10/057,436

Filed: January 25,2002

Title: COMPUTERIZED RETAIL FINANCE PROGRAM SELECTION SYS-

TEMS AND METHODS

Atty. Docket No. 2064754-0012

Examiner: Not known

Group Art Unit: 2164

Commissioner for Patents Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.56

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Sir:

Pursuant to 37 C.F.R. § 1.56, § 1.97 and § 1.98, Applicant brings the references listed on the attached Form PTO-1449 to the examiner's attention. 37 C.F.R. § 1.56. These references may be material to examination of the above-identified application. Please do not construe the filing of this information disclosure statement as a representation that applicant has made a search (37 C.F.R. § 1.97(g)), or as an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. We enclose copies of the cited documents.

This Information Disclosure Statement is being submitted:

- 1. Within three months of the filing date of a national application other than a continued prosecution application under 37 CFR 1.53(d), or within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; or before the mailing date of a first Office action on the merits, and therefore, Applicant believes no fee is required;
- 2. After the period specified in paragraph (1) hereinabove of this section, but is being filed before the mailing date of either a final action under 37 CFR 1.113, or a notice of allowance under 37 CFR 1.311, or an action that otherwise closes prosecution in the application, and is accompanied by one of the following:

		(a)	A stat	ement that either:
			(i)	Each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement;
			OR	
			(ii)	No item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the statement after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement;
		OR		
		(b)		ee of \$180 for filing of an Information Disclosure Statement as set forth C.F.R. 1.17(p).
	specified in paragraph (2) of this section, but is filed on or before payfee and is accompanied by both:			
		(a)	A stat	ement that either:
			(i)	Each item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement;
			OR	
			(ii)	No item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the statement after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement;
		(b)		ee of \$180.00 for filing of an Information Disclosure Statement as set n 37 CFR 1.17(p).
Applic	ant w	ould a	ppreci	ate the Examiner initialing and signing a copy of Form PTO-

Applicant would appreciate the Examiner initialing and signing a copy of Form PTO-1449, transmitted herewith, indicating that the information has been considered and made of record herein.

In the unlikely event that the transmittal letter is separated from this document and the Patent Office determines that an extension and/or other relief is required, Applicant petitions for any required relief including extensions of time and authorizes the Commissioner to charge the

cost of such petitions and/or other fees due in connection with the filing of this document to **D** - posit Account No. 501946 referencing order number 064754-0012.

November //, 2002

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PTO/SB/08A (10-01)

Approved for use through 10/31/2002. OMB 0651-0031 U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Substitute for form 499A/PTO				C mplete if Known		
	INFORM	MATION D	ISCLOSURE	Application Number	10/057,436	
STATEMENT BY APPLICANT				Filing Date	January 25, 2002	
				First Named Inventor	STOYANOV et al.	
	(use as m	any sheets	as necessary)	Art Unit	2164	
				Examiner Name	Unknown	
Sheet	1	of	1	Attorney Docket Number	064754-0012	

			U.S. PATEN	DOCUMENTS		
Examiner	Cite No. 1	Document Number	Issue Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document		
Initials*		Number -Kind Code ² (if known)				
	1	US-4,742,457	05-03-1988	LEON et al.		
	2	US-5,239,462	08-24-1993	JONES et al.		
	3	US-5,611,052	03-11-1997	DYKSTRA et al.		
	4	US-5,774,883	06-30-1998	ANDERSON et al.		
	5	US-5,873,782	02-23-1999	HALL		
<u> </u>	6	US-5,878,403	03-02-1999	DEFRANCESCO et al.		
	7	US-5,930,776	07-27-1999	DYKSTRA et al.		
	8	US-5,995,947	11-30-1999	FRASER et al.		
	9	US-6,026,382	02-15-2000	KALTHOFF RECEIVE!		
	10	US-6,064,987	05-16-2000	WALKER et al.		
	11	US-6,078,905	06-20-2000	PICH-LEWINTER NOV 2 1 2002		
_	12	US-6,252,586	06-26-2001	FREEMAN et al.		
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		US-				
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OTHER PRIOR ART - NONPATENT LITERATURE DOCUMENTS					
Examiner Initials	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T²		
					
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Examiner	Date	
Signature	Considered	

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Applicant's unique citation designation number (optional).
²Applicant is to place a check mark here if English language translation is attached.